

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Germain W Joyner

Case No.: 5-19-04208 MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Carrington
Court Claim Number:	10
Last Four of Loan Number:	0929
Property Address if applicable:	3132 Pine Valley Way

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$14,024.69
b.	Prepetition arrearages paid by the trustee:	\$14,024.69
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$14,024.69

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 24, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Germain W Joyner

Case No.: 5-19-04208 MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 24, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Vincent Rubino, Esquire
712 Monroe St
PO Box 511
Stroudsburg PA 18360-0511

Served by First Class Mail

Carrington Mortgage Services
1600 South Douglass Rd
Anaheim CA 92806

Germain W Joyner
3132 Pine Valley Way
East Stroudsburg PA 18302

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 24, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-04208 GERMAIN W. JOYNER

CARRINGTON MORTGAGE SERVICES, LLC
BANKRUPTCY DEPT
P.O. BOX 3730
ANAHEIM, CA 92806-

Sequence: 24
Modify:
Filed Date: 12/9/2019 12:00:00AM
Hold Code: P

Acct No: 0929/PRE ARREARS/3132 PIN

LOAN MODIFICATION/REFUND AMENDED 7/6/22

Amt Sched:	\$255,136.00	Debt:	\$14,024.69	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$14,024.69	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	CARRINGTON MORTGAGE SERVICES, LLC							
520-0	CARRINGTON MORTGAGE SERVICES	C	07/25/2022	0	(\$824.44)	\$0.00	(\$824.44)	08/30/2024
							Cred Rfd Chk #: 10834570	
520-0	CARRINGTON MORTGAGE SERVICES		04/12/2022	2011388	\$824.44	\$0.00	\$824.44	04/19/2022
520-0	CARRINGTON MORTGAGE SERVICES		03/16/2022	2010363	\$824.44	\$0.00	\$824.44	03/22/2022
520-0	CARRINGTON MORTGAGE SERVICES		02/16/2022	2009398	\$824.44	\$0.00	\$824.44	02/23/2022
520-0	CARRINGTON MORTGAGE SERVICES		01/19/2022	2008389	\$1,648.88	\$0.00	\$1,648.88	01/25/2022
520-0	CARRINGTON MORTGAGE SERVICES		10/14/2021	2005299	\$3,297.76	\$0.00	\$3,297.76	10/20/2021
520-0	CARRINGTON MORTGAGE SERVICES		07/14/2021	2002217	\$848.82	\$0.00	\$848.82	07/20/2021
520-0	CARRINGTON MORTGAGE SERVICES		06/16/2021	2001240	\$848.82	\$0.00	\$848.82	06/22/2021
520-0	CARRINGTON MORTGAGE SERVICES		05/18/2021	2000217	\$821.73	\$0.00	\$821.73	05/25/2021
520-0	CARRINGTON MORTGAGE SERVICES		04/15/2021	1228853	\$821.73	\$0.00	\$821.73	04/20/2021
520-0	CARRINGTON MORTGAGE SERVICES		02/17/2021	1226813	\$821.73	\$0.00	\$821.73	02/23/2021
520-0	CARRINGTON MORTGAGE SERVICES		01/19/2021	1225805	\$821.73	\$0.00	\$821.73	01/26/2021
520-0	CARRINGTON MORTGAGE SERVICES		12/10/2020	1224002	\$1,643.46	\$0.00	\$1,643.46	12/15/2020
520-0	CARRINGTON MORTGAGE SERVICES		10/15/2020	1222264	\$801.15	\$0.00	\$801.15	10/21/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
Sub-totals: \$14,024.69						\$0.00	\$14,024.69	
Grand Total: \$14,024.69						\$0.00		